

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**PATENT**

Applicants:	Keis, et al.	Docket No.:	49335.1100
Serial No.:	10/611,781	Examiner:	Ann E. Loftus
Filed:	June 30, 2003	Group Art Unit:	3694
NEW Title:	SYSTEM AND METHOD FOR MANAGING THE TRANSFER OF FUNDS IN ACCORDANCE WITH PAYMENT INSTRUCTIONS	Confirmation No.:	1892

**AMENDMENT AND REPLY**

Mail Stop Amendment  
Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action dated August 2, 2007, of which this Reply is filed with a one month extension of time, please amend the above-identified application as follows:

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 3 of this paper.

**Remarks/Arguments** begin on page 6 of this paper.